



AF/DM

**RESPONSE UNDER 37 C.F.R. § 1.116  
EXPEDITED PROCEDURE REQUESTED  
EXAMINING GROUP 3691**

**PATENT**

Attorney Docket No. 07781.0139-00  
SAP Reference No. 2003P00123 US01

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	)	
	)	
Harald HINDERER et al.	)	Group Art Unit: 3691
	)	
Application No.: 10/766,863	)	Examiner: Chuks N. Onyezia
	)	
Filed: January 30, 2004	)	Confirmation No.: 3915
	)	
For: CREDIT MANAGEMENT SYSTEM	)	
AND METHOD	)	

**MAIL STOP AF**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**AMENDMENT AFTER FINAL**

In reply to the office action mailed June 9, 2010, the period for reply extending through September 9, 2010, and pursuant to 37 C.F.R. § 1.116, Applicant proposes to amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims beginning on page 2 of this paper.

**Remarks** follow the amendments section of this paper.